

North Dakota Court System Benefit Summary

Effective January 1, 2012

BENEFIT		ELIGIBILITY
HEALTH INSURANCE		First day of the month following hiring date.
Benefit:	BCBS North Dakota	
	An employee may participate in the Dakota PPO/Basic Plan or the High Deductible Health Plan/Health Savings Account.	
	Dakota PPO/Basic Plan	
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>
	Employee	Employer Paid
	Family	Employer Paid
or	High Deductible Health Plan/Health Savings Account	
Contribution:	<u>Coverage Level</u>	<u>Monthly Employer Contribution</u> <u>Maximum Employee Contribution</u>
	Employee	\$54.84 \$3,100.00
	Family	\$132.74 \$6,250.00
DENTAL INSURANCE		First day of the month following hiring date.
Benefit:	CIGNA Healthcare*	
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>
	Employee	\$41.14
	Employee & Spouse	\$79.42
	Employee & Child(ren)	\$92.18
	Family	\$131.26
	*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program.	
VISION INSURANCE		First day of the month following hiring date.
Benefit:	Superior Vision*	
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>
	Employee	\$4.92
	Employee & Spouse	\$9.84
	Employee & Child(ren)	\$8.96
	Family	\$13.88
	*The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program.	
LIFE INSURANCE		First day of the month following hiring date.
Benefit:	ING*	
	Employee Basic Life - \$3500 term life coverage.	
	Supplemental Employee Life - elect in increments of \$5000 up to a maximum of \$200,000.	
	Supplemental Dependent Life - must have Supplemental Employee Life to elect \$2000 or \$5000 coverage level.	
	Supplemental Spouse Life - must have Supplemental Employee and Dependent Life to elect in increments of \$5000 up to 50% of the total of supplemental employee coverage.	
Contribution:	<u>Coverage Level</u>	<u>Monthly Rates</u>
	Employee Basic Life of \$3500	Employer Paid
	Supplemental Employee Life and AD&D	Based on Employee Age
	Supplemental Dependent Life	Based on Employee Age
	Supplemental Spouse Life	Based on Employee Age
	*Supplemental Employee Life Insurance premium up to \$50,000 of coverage will automatically be pre-taxed.	
FLEXCOMP PLAN		First day of the month following hiring date.
Benefit:	Allows tax savings on the amount paid for eligible insurance premiums, medical expenses, and dependent care expenses.	
	Premium Conversion	
	Allows for pre-tax treatment for certain payroll deduction premiums under various insurance programs. (Examples include dental, vision, and cancer insurance policies).	
	Medical Spending Account	
	Pre-tax savings account which allows for reimbursement of employee and dependent medical, dental, vision expenses beyond coverage in benefit plans.	
	\$6000 maximum annual deferral ("use it or lose it").	
	Dependent Care Reimbursement Account	
	Pre-tax savings account which allows for reimbursement of dependent care expenses incurred.	
	\$5000 maximum annual deferral ("use it or lose it").	
	(\$2,500 maximum annual deferral if married but filing separate on tax return)	
EMPLOYEE ASSISTANCE PROGRAM		Automatically enrolled.
Benefit:	Provides professional services and counseling to an employee and the employee's household members.	
Contribution:	Employer Paid	

BENEFIT		ELIGIBILITY
RETIREMENT PLANS		Contributions begin with first paycheck.
Benefit:	Defined Benefit Hybrid Plan	
	If vested, a guaranteed benefit at retirement, which is generally based on compensation, the benefit multiplier, and years of service.	
	Vesting in Disability Benefit:	180 Days
	Vesting in Retirement Benefit:	36 Months
Contribution:	Employee Contribution: 5.00% of salary	1% Employee Paid/4% Employer Paid
	Employer Contribution: 5.12% of covered payroll	Employer Paid
RETIREE HEALTH INSURANCE CREDIT		Contributions begin with first paycheck.
Benefit:	If elect and receive retirement, an employee is eligible to receive a credit towards the health insurance premium for the State health plan equal to \$5.00 for each year of credited service.	
Contribution:	1.14% of covered payroll	Employer Paid
SUPPLEMENTAL RETIREMENT		Anytime.
Benefit:	Deferred Compensation 457 Supplemental Retirement Plan	
	Voluntary, supplemental retirement savings program designed to increase an employee's personal savings for retirement and reduce an employee's current taxable income.	
Contribution:	Minimum Contributions	<u>Annually</u> \$300
For more information on the above benefits, please visit North Dakota Public Employees Retirement System (NDPERS) website: http://www.nd.gov/ndpers/		
SICK LEAVE		First day of employment - as accrued.
Benefit:	Based on years of service - accrued per pay period.	
	<u>Service/Years</u>	<u>Hours/Month</u> <u>Days/Year</u>
	0-1	8 12
	2	10 15
	Over 2	12 18
	Family Sick Leave	
	Up to 40 hours of an employee's accrued sick leave per calendar year may be used to care for the medical condition of an eligible family member (parent, spouse, child, grandparent, grandchild, sibling or any other person who is verifiably dependent on the employee for care).	
VACATION		First day of employment - as accrued.
Benefit:	Based on years of service - accrued per pay period.	
	<u>Service/Years</u>	<u>Hours/Month</u> <u>Days/Year</u>
	0-2	8 12
	3-4	10 15
	5-6	12 18
	7-8	14 21
	Over 8	16 24
HOLIDAYS		
Benefit:	10 Holidays: New Year's Day, Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Christmas Day.	
ALTERNATIVE WORK SCHEDULE		
Benefit:	An alternative work schedule may be approved by a supervisor to allow an employee's fulfillment of a 40 hour work week.	

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